Case 16-24907 Doc 1 Filed 08/02/16 Entered 08/02/16 20:29:16 Desc Main Document **P**age 1 of 73 Fill in this information to identify your case: United States Bankruptcy Court for the: District of: Illinois Case number (if known) Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Check if this is an Chapter 13 amended filing Official Form 101 Voluntary Petition for Individuals Filing for Bankruptcy 12/15 The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case —and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name  Write the name that is on	Lilian First name	First name
your government-issued picture identification (for example, your driver's license or passport	Middle name  Bautista  Last name	Middle name  Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you have used in the last 8 years	First name	First name
Include your married or maiden names.	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	XXX - XX- <u>4246</u> OR 9 xx - xx-	xxx - xx OR 9 xx - xx-

Lilian Case 16-24907 YDoc 1 Filed 08#02#16 Entered 08/02/16 /20:29:16 Desc Main Debtor 1 Page 2 of 73 Document Document **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): 4. Any business names I have not used any business names or EINs. I have not used any business names or EINs. and Employer Identification Business name Business name Numbers (EIN) you have used in the last 8 years Business name Business name Include trade names and EIN EIN doing business as names EIN EIN 5. Where you live If Debtor 2 lives at a different address: 2640 S Drake Ave FI 3 Number Street Number Street 60623 Chicago Illinois City State Zip Code City State Zip Code Cook County County If your mailing address is different from the one above, fill If Debtor 2's mailing address is different from yours, fill it in it in here. Note that the court will send any notices to you at this here. Note that the court will send any notices to this mailing mailing address. address. Number Street Number Street City Zip Code State City State Zip Code 6. Why you are Check one: Check one: choosing this Over the last 180 days before filing this petition, I have lived district to file for Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. in this district longer than in any other district. bankruptcy I have another reason. Explain. (See 28 U.S.C. §§ 1408.) I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Tell the Court About Your Bankruptcy Case Part 2: 7. The chapter of the Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form **Bankruptcy Code** B2010)). Also, go to the top of page 1 and check the appropriate box. you are choosing to Chapter 7 file under Chapter 11 Chapter 12 Chapter 13 8. How you will pay the ☑ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local fee court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order... If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay Your Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. 9. Have you filed for No. bankruptcy within the last 8 years? Yes. District Case number District Case number District When Case number MM / DD / YYYY 10. Are any bankruptcy ✓ No. cases pending or being filed by a Yes, Debtor Relationship to you spouse who is not When District Case number, if known filing this case with you, or by a Debtor Relationship to you business partner, or District Case number, if known by an affiliate? 11. Do you rent your No. Go to line 12. residence? Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? ✓ No. Go to line 12. Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this bankruptcy petition.

Page 4 of 73 Document of the Document of th Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole ◪ No. Go to Part 4. proprietor of any full- or part-time Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. Chapter 11 of the If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow **Bankruptcy Code** statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). and are you a small business debtor? No. I am not filing under Chapter 11. For a definition of No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the small business debtor, Bankruptcy Code. see 11 U.S.C. § Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. 101(51D). Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have  $\overline{\phantom{a}}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Number Street that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Explain Your Efforts to Receive a Briefing About Credit Counseling Part 5:

Active duty.

counseling with the court.

#### 15. Tell the court whether you have received briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

### About Debtor 2 (Spouse Only in a Joint Case):

**About Debtor 1:** You must check one: You must check one: I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion. Attach a copy of the certificate and the payment plan, if any, that you developed with the agency. that you developed with the agency. I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion. completion. Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any. I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement. To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case. Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit counseling because of: I have a mental illness or a mental Incapacity. deficiency that makes me incapable of realizing or making rational decisions about finances. My physical disability causes me to be Disability. unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion. Attach a copy of the certificate and the payment plan, if any,

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a	briefing	about	credit
counseling because of:			

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of

realizing or making rational decisions

about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the

internet, even after I reasonably tried to

Active duty. I am currently on active military duty in a

military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

I am currently on active military duty in a

military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit

Page 6 of 73 Document Document **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts as "incurred by an individual primarily for a personal, family, or household purpose." do you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? after any exempt property is excluded No. and administrative Yes. expenses are paid that funds will be available for distribution to unsecured creditors? **√** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 5,001-10,000 50,001-100,000 50-99 do you estimate that 10,001-25,000 More than 100,000 you owe? 100-199 200-999 **✓** \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true For you and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. x /s/ Lilian Bautista Signature of Debtor 2 Signature of Debtor 1 Executed on 8/2/2016 Executed on MM / DD / YYYY MM / DD / YYYY

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For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

X

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

rrect.					
/s/ Mike Miller Signature of Attorn	ey for Debtor			8/2/2016 I / DD / YYYY	
Mike Miller Printed name					-
Semrad Law Firm Firm name					
20 S. Clark Street Street					
28th Floor					
Chicago City		Illinois State		60603 Zip Code	
Contact phone	3122844902		Email ad	ldress	
Bar number			Illinois State		

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Fill in this information to identify your case:						
Debtor 1	Lilian	Υ	Bautista			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing	ng) First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the:	Northern	District of Illinois			
Case number (If known)			(State)	_		

Check if this is ar
amended filing

# Official Form 106Sum

## Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

out original forms, you must fin out a new outliniary and check the box at the top of this page.		
Part 1: Summarize Your Assets		
	Your ass Value of v	sets what you own
1. Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B		\$0.00
1b. Copy line 62, Total personal property, from Schedule A/B		\$4,605.00
1c. Copy line 63, Total of all property on Schedule A/B		\$4,605.00
Part 2: Summarize Your Liabilities		
	<b>Your lial</b> Amount y	
<ol> <li>Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)</li> <li>Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D</li> </ol>		\$0.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F		\$0.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F		\$21,089.00
Your total liabilities		\$21,089.00
Part 3: Summarize Your Income and Expenses		
4. Schedule I: Your Income (Official Form 106I)  Copy your combined monthly income from line 12 of Schedule I		\$1,973.10
Schedule J: Your Expenses (Official Form 106J)  Copy your monthly expenses from line 22, Column A, of Schedule J		\$1,798.00

Lilian Case 16-24907 YDoc 1 Debtor 1 Page 9 of 73 Answer These Questions for Administrative and Statistical Records 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 7. What kind of debt do you have? Vour debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$2,457.43 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

a	Convite following special categories of claims from Part 4, line 6 of Schedule E/F	

From Part 4 on Schedule E/F, copy the following:	Total claim
9a. Domestic support obligations (Copy line 6a.)	\$0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$0.00
9d. Student loans. (Copy line 6f.)	\$800.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$800.00

Case 16-24907 Doc 1 Filed 08/02/16 Entered 08/02/16 20:29:16 Desc Main Fill in this information to identify your case: Debtor 1 Lilian Bautista First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an Official Form 106A/B amended filing Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? **✓** No. Go to Part 2 Yes. Where is the property? What is the property? Check all that apply. Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: 1.1 Single-family home Creditors Who Have Claims Secured by Property. Street address, if available, or other description Duplex or multi-unit building Current value of the Current value of the Condominium or cooperative entire property? portion you own? Manufactured or mobile home Number Street Describe the nature of your ownership Investment property interest (such as fee simple, tenancy by Timeshare the entireties, or a life estate), if known. Other City State Zip Code Check if this is community property Who has an interest in the property? Check one. (see instructions) Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this item, such as local property identification number: If you own or have more than one, list here: What is the property? Check all that apply. Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: 1.2 Single-family home Creditors Who Have Claims Secured by Property. Street address, if available, or other description Duplex or multi-unit building Current value of the Current value of the Condominium or cooperative entire property? portion you own? Manufactured or mobile home Number Street Describe the nature of your ownership Investment property interest (such as fee simple, tenancy by Timeshare the entireties, or a life estate), if known. City State Zip Code Check if this is community property Who has an interest in the property? Check one. (see instructions) Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another

property identification number:

Other information you wish to add about this item, such as local

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1.3Stre	et address, if available, or oth	wi	DOCUMENTEM Page 11 of 73 hat is the property? Check all that apply.  Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	the amount of any secure	laims or exemptions. Put ed claims on Schedule D: nims Secured by Property.  Current value of the portion you own?
Num		Zip Code	Land Investment property Timeshare	Describe the nature of interest (such as fee si the entireties, or a life	mple, tenancy by
o.i.y	State	wi	ho has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another ther information you wish to add about this item,	Check if this is co	
you ha		ion you own for all o	operty identification number: of your entries from Part 1, including any entries		
Do you ov ou own th	vn, lease, or have legal or e at someone else drives. If you ns, trucks, tractors, sport utili	equitable interest in a ulease a vehicle, also re	any vehicles, whether they are registered or not? I eport it on Schedule G: Executory Contracts and Unexes		
	Make Model: Year: Approximate mileage: Other information: 2011 Dodge CALIBER	Dodge CALIBER 2011 130000	Who has an interest in the property? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another	the amount of any secure	laims or exemptions. Put ed claims on Schedule D: aims Secured by Property.  Current value of the portion you own?  \$2715.00
3.2	Make Model: Year: Approximate mileage: Other information:		Check if this is community property (see instructions)  Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	the amount of any secure	claims or exemptions. Put ed claims on Schedule D: aims Secured by Property.  Current value of the portion you own?
			At least one of the debtors and another  Check if this is community property (see instructions)		

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3.3	Make	Who has an interest in the property? Check	Do not deduct secured cl	•	
	Model: Year:	one.  Debtor 1 only	the amount of any secure	ims Secured by Property.	
	Approximate mileage:		Orcanois vino have ola	iins occured by 1 roperty.	
	·· ———	Debtor 2 only	Current value of the	Current value of the	
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?	
		At least one of the debtors and another			
		Check if this is community property (see			
		instructions)			
3.4	Make	Who has an interest in the property? Check	Do not deduct secured cl	•	
	Model:	one.	the amount of any secure		
	Year:	Debtor 1 only	Creditors Who Have Cla	ims Secured by Property.	
	Approximate mileage:	Debtor 2 only	Current value of the	Current value of the	
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?	
		At least one of the debtors and another			
		Check if this is community property (see			
		instructions)			
	No Yes				
4.1	Make	Who has an interest in the property? Check	Do not deduct secured cl	aims or exemptions. Put	
	Model:	one.	the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.		
	Year:	Debtor 1 only			
	Approximate mileage:	Debtor 2 only	Current value of the	Current value of the	
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?	
		At least one of the debtors and another			
		Check if this is community property (see			
		instructions)			
4.2	Make	Who has an interest in the property? Check	Do not deduct secured cl	aims or exemptions. Put	
	Model:	one.	the amount of any secure		
	Year:	Debtor 1 only	Creditors Who Have Cla	ims Secured by Property.	
	Approximate mileage:	Debtor 2 only	Current value of the	Current value of the	
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?	
		At least one of the debtors and another			
		Check if this is community property (see instructions)			
		ll of your entries from Part 2, including any entries f	I 3D∠/	715.00	
you ha	ve attached for Part 2. Write that number here	9	<b>&gt;</b>		

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Page 13 of 73 **Describe Your Personal and Household Items** Part 3: Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware П No ✓ Yes. Describe... Used Furniture and Household Goods \$300.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Nο Yes. Describe... Used Home Electronics and Cell Phone \$350.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles **V** No Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments **✓** No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Used clothing \$250.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Used Costume Jewelry \$200.00 13. Non-farm animals Examples: Dogs, cats, birds, horses **☑** No Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No

\$1100.00

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached

for Part 3. Write that number here

Yes. Describe...

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**Describe Your Financial Assets** 

Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition Yes ..... Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: Yes 17.1. Checking account: Bank of America \$140.00 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ✓ No Institution or issuer name: Yes 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

Deb	tor 1	Lilian First Na		16-24907	7 Y Doc 1 Middle Name	Filed 08#02/16 Document	<u>Entered</u> 08/02/116 Page 15 of 73	20:29: <u>16</u>	Desc Main
20.	Nego Non-	otiable -negoti No Yes. G	instrumen able instru ive specifi ation abou	ats include personance those	onal checks, cas e you cannot tra	egotiable and non-negoti hiers' checks, promissory n nsfer to someone by signin	table instruments otes, and money orders.		
21.	Exar	mples: No	-	ion accounts n IRA, ERISA, Type of ac		.03(b), thrift savings accour	nts, or other pension or profit-s	haring plans	
			t separate	ely. 401(k) or	similar plan:				
				Pension p	lan:				
				IRA:					
				Retiremer	nt account:				
				Keogh:					
				Additional	account:				
				Additional	account:				
22.	Your Exar com	share mples:	of all unus	nts with landlord	ı have made so th	nat you may continue servic public utilities (electric, gas Institution name:	e or use from a company , water), telecommunications		
	<b>✓</b>	Yes		Electric:					
				Gas:					
				Heating o	oil:				
				Security d	leposit on rental (	unit: With Landlord			\$650.00
				Prepaid re	ent:				
				Telephone	<b>e</b> :				<u> </u>
				Water:					<u>-</u>
				Rented fu	rniture:				-
				Other:					-
23.		uities No Yes	(A contrac		payment of mone	ey to you, either for life or fo	r a number of years)		-
									<u> </u>

Debt	or 1	Lilian First Nar	Case 1	6-24907	YDoc 1 Middle Name		Entered 08/02/1 Page 16 of 73	6 (20:29: <u>16</u>	Desc Main
24.				tion IRA, in a , 529A(b), and		a qualified ABLE progra	am, or under a qualified sta	te tuition program.	
		No Yes	Institutio	on name and d	lescription. Sep	arately file the records of	any interests.11 U.S.C. § 521(	(c):	
25.			uitable or f		ts in property	(other than anything lis	sted in line 1), and rights or	powers	
		No Yes. D	escribe						
26.	Exa	mples: No	Internet dom			and other intellectual p ds from royalties and licer			
27.		enses,			eneral intangik		ngs, liquor licenses, professio	onal licenses	
	<b>✓</b>	No	escribe						
Mor	ney	or pro	operty ow	ed to you'	?				Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	Тах	refund	s owed to y	ou					
		Yes. Gi al		cluding wheth	er			Federal:	\$0.00
		•	ou already filo nd the tax ye	ed the returns ars				State:	\$0.00
29.		<b>nily sup</b> <i>mpl</i> es: F		ımp sum alimo	ony, spousal sur	oport, child support, maint	enance, divorce settlement, pro	Local: operty settlement	<u>\$0.00</u>
		No						Alimony:	\$0.00
	Ч	Yes. Gi	ve specific ir	nformation				Maintenance:	\$0.00
								Support:	\$0.00
								Divorce settlement:	\$0.00
								Property settlement	: \$0.00
30.		mples: L	Jnpaid wage		surance payme	nts, disability benefits, sich	r pay, vacation pay, workers' co	ompensation,	
	<u></u>	No							
	$\Box$	Yes. De	escribe						

Debt	or 1	Lilian Case 16 First Name	<u>6-24907</u>	YDoc 1 Middle Name	Filed 08/02 Document		Entered 08/02/ Page 17 of 73	<b>16</b> (20:29: <u>16</u> D	esc Main
31.		rests in insurance   mples: Health, disabi		rance; health			lit, homeowner's, or rente	er's insurance	
		No Yes. Name the insur of each policy and lis		,	Company name:			Beneficiary:	Surrender or refund value:
32.	If you		of a living trus		meone who has die ceeds from a life insur		licy, or are currently entitl	ed to receive	
33.	Exar				ı have filed a lawsui nce claims, or rights to		de a demand for payme	ent	
34.	_	Yes. Describe	unliquidated	claims of ev	verv nature includi	na coun	iterclaims of the debto	r and rights	
<b>о</b> т.	to s	et off claims  No Yes. Describe	umquatea	ciains or ex	rery flatare, meladii		nerotaling of the debto	i and rights	
35.	<b>✓</b>	financial assets yo No Yes. Describe	u did not alre	ady list					<u> </u>
36.			-				s for pages you have a		\$790.00
Part	5:	Describe Any B	susiness-R	elated Pro	pperty You Own	or Hav	re an Interest In. L	ist any real estate i	n Part 1.
37.	Do y	ou own or have an	y legal or equ	uitable intere	est in any business-	related	property?		
		No. Go to Part 6. Yes. Go to line 38.							Current value of the portion you own? Do not deduct secured claims or exemptions
38.	<b>✓</b>	ounts receivable or No Yes. Describe	commission	s you alread	y earned				-
39.	Exar	ce equipment, furn nples: Business-rela No Yes. Describe			odems, printers, copi	ers, fax r	machines, rugs, telephon	es, desks, chairs, electron	ic devices

Deb	tor 1 Lilian Case 16		HIEO OSBOUZSUEO	Futered ready and the second s	160 (1246) (1246	<u>Jesc Main</u>	
40.	First Name  Machinery, fixtures, eq	Middle Name uipment, supplies you use	DOCUM <sup>25</sup> N <sup>1</sup> t <sup>me</sup> F in business, and tools of	Page 18 of 73 your trade			
	<b>✓</b> No						
	Yes. Describe					]	_
41.	Inventory						
	<b>✓</b> No						
	Yes. Describe						
42.	Interests in partnershi	ps or joint ventures				_	
	✓ No		la consiste of the constant of		0/ - (		
	Yes. Give specific information about them	-	Name of entity:		% of ownership:		-
		<del>-</del>					=
43. (	Customer lists, mailing	lists, or other compilation	s				_
	<b>✓</b> No						
	Yes. Do your lists inc	clude personally identifiable i	information (as defined in 11	U.S.C. § 101(41A))?			
	☐ No						
	Yes. Descr	be					-
44.	Any business-related p	roperty you did not alread	y list	,			
	✓ No						
	Yes. Give specific	_				<del></del>	-
	information	_					-
		<del>-</del>					_
		_					_
		_					-
		_				<del></del>	-
	dd the dollar value of al	-	5, including any entries fo	or pages you have attacl	ned 		
Part		arm- and Commercia	Il Fishing-Related Pro	perty You Own or I	lave an Interest In	1.	
46.	•	·	est in any farm- or commer	cial fishing-related prop	erty?		
	✓ No. Go to Part 7.					Current value of the	
	Yes. Go to line 47.					portion you own? Do not deduct secured claims or exemptions	l
47.	Farm animals  Examples: Livestock, pour	ultry, farm-raised fish					
	<b>✓</b> No						
	Yes. Describe					]	

Deb	tor 1 Lilian Case 16-24			Entered 08/02/16 20:29:16 Page 19 of 73	Desc Main
48.	Crops-either growing or ha			- ago _c	
	<b>✓</b> No				
	Yes. Describe				
49.	Farm and fishing equipmen	t, implements, machinery	, fixtures, and tools	of trade	
	<b>✓</b> No				
	Yes. Describe				
50.	Farm and fishing supplies, o	chemicals, and feed			
	✓ No				
	Yes. Describe				
51.	Any farm- and commercial f	ishing-related property yo	ou did not already lis	st	
	<b>✓</b> No				
	Yes. Describe				
<b></b> •	المالية	our autoire franc Best C in	-11:	for no no very hour office had	
	dd the dollar value of all of yo art 6. Write that number here				<del></del>
Part				nat You Did Not List Above	
53.	Do you have other property Examples: Season tickets, cour		ready list?		
	✓ No				
	Yes. Give specific				
	information				
54. A	dd the dollar value of all of vo	our entries from Part 7. W	rite that number he	re	
Part	8: List the Totals of Ea	ach Part of this Form	1		
55. I	Part 1: Total real estate, line 2			<b>&gt;</b>	
56. <b>j</b>	part 2 total vehicles, line 5		\$2715.00		
57. <b>F</b>	art 3: Total personal and hou	sehold items, line 15	\$1100.00		
58. <b>F</b>	Part 4: Total financial assets, li	ine 36	\$790.00		
59. I	Part 5: Total business-related	property, line 45	·	<del></del>	
60. <b>I</b>	Part 6: Total farm- and fishing	g-related property, line 52			
61. I	Part 7: Total other property no	ot listed, line 54			
62.	<b>Fotal personal property.</b> Add li	nes 56 through 61	\$4605.00		+ \$4605.00
			<del>- 1000.00</del>	Copy personal property t	
					\$4605.00
63. <b>T</b>	otal of all property on Schedu	ule A/B. Add line 55 + line 6	2		

Case 16-24907 Doc 1 Filed 08/02/16 Entered 08/02/16 20:29:16 Desc Main Fill in this information to identify your case: Debtor 1 Lilian Bautista First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an Official Form 106C amended filing Schedule C: The Property You Claim as Exempt 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known). For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount. Part 1: Identify the Property You Claim as Exempt Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you. You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3) You are claiming federal exemptions. 11 U.S.C. § 522(b)(2) For any property you list on Schedule A/B that you claim as exempt, fill in the information below. Amount of the exemption you claim Brief description of the property and line Current value of Specific laws that allow exemption on Schedule A/B that lists this property the portion you Check only one box for each exemption. own Copy the value from Schedule A/B 735 ILCS 5/12-1001(c); 735 ILCS Dodge, CALIBER, 2011, Brief \$2,715.00 5/12-1001(b) description: 2011 Dodge CALIBER \$2,400.00; \$315.00 Line from 100% of fair market value, up to any Schedule A/B: 03 applicable statutory limit 735 ILCS 5/12-1001(a) Brief \$250.00 description: **Used clothing** \$250.00 Line from 100% of fair market value, up to any Schedule A/B: 11 applicable statutory limit Are you claiming a homestead exemption of more than \$160,375?

No Yes

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

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art 2: Addition	nal Page			
•	ion of the property and line A/B that lists this property	Current value of the portion you own  Copy the value from Schedule A/B	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption
Brief description: Line from Schedule A/B:	Used Costume Jewelry  12	\$200.00	\$200.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Line from Schedule A/B:	Used Furniture and Household Goods	\$300.00	\$300.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Line from Schedule A/B:	Used Home Electronics and Cell Phone	\$350.00	\$350.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Line from Schedule A/B:	Bank of America	\$140.00	\$140.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Line from Schedule A/B:	With Landlord	\$650.00	\$650.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)

Case 16-24907 Doc 1 Filed 08/02/16 Entered 08/02/16 20:29:16 Desc Main Fill in this information to identify your case: Debtor 1 Bautista Lilian First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an Official Form 106D amended filing Schedule D: Creditors Who Have Claims Secured by Property Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known). Do any creditors have claims secured by your property? No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form. Yes. Fill in all of the information below. Part 1: List All Secured Claims 2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for Column A Column B Column C

Amount of claim

Do not deduct the

value of collateral.

Value of collateral

that supports

this claim

Unsecured

**portion** If any

each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much

as possible, list the claims in alphabetical order according to the creditor's name.

Case 16-24907 Doc 1 Filed 08/02/16 Entered 08/02/16 20:29:16 Desc Main Fill in this information to identify your case: Debtor 1 Lilian Bautista First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: District of Illinois Northern (State) Case number (If known) Check if this is an amended filing Official Form 106E/F Schedule E/F: Creditors Who Have Unsecured Claims 12/15 Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts or Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Hold Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known). Part 1: List All of Your PRIORITY Unsecured Claims Do any creditors have priority unsecured claims against you? No. Go to Part 2. Yes. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.) **Total Priority** Nonpriority claim amount amount

YDoc 1 Debtor 1 Documernt Page 24 of 73 List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. ◪ List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of **Total claim** 4.1 **BELLCO CREDIT UNION** \$0.00 Last 4 digits of account number 8261 Nonpriority Creditor's Name 7600 E ORCHARD RD STE 40 When was the debt incurred? 4/1/2013 Street Number As of the date you file, the claim is: Check all that apply. Contingent **GREENWOOD** 80111 Colorado Unliquidated VILLAGE State Zip Code City Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce that Debtor 1 and Debtor 2 only you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Notice Only Other. Specify\_ Is the claim subject to offset? **V** No Yes 4.2 Capital One \$0.00 Last 4 digits of account number 2390 Nonpriority Creditor's Name Po Box 30281 When was the debt incurred? 12/1/2011 Number Street As of the date you file, the claim is: Check all that apply. Contingent 84130 Salt Lake Cty Utah Unliquidated State Zip Code City Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Notice Only Is the claim subject to offset? Other. Specify **✓** No Yes 4.3 CHASE \$0.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 15298 When was the debt incurred? 4/1/2012 Number As of the date you file, the claim is: Check all that apply. Contingent Wilmington 19850 Delaware Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts

✓ No Yes

Is the claim subject to offset?

Other. Specify

Notice Only

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning v	vith 4.5, followed by 4.6, and so forth.	Total claim
4.4	After listing any entries on this page, number them beginning of CHASE Nonpriority Creditor's Name PO Box 15298 Number Street  Wilmington Delaware 19850 City State Zip Code Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	with 4.5, followed by 4.6, and so forth.  Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply.  Contingent  Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify NSF	\$500.00
4.5	City of Chicago Parking Nonpriority Creditor's Name 121 N. LaSalle St # 107A Number Street  Chicago Illinois 60602 City State Zip Code Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this claim relates to a community debt Is the claim subject to offset?  No Yes	Last 4 digits of account number	\$13,660.00
4.6	Comcast Nonpriority Creditor's Name 11621 E. Marginal Way # 5 Number Street  Seattle Washington 98168 City State Zip Code Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt Is the claim subject to offset?  ✓ No  Yes	Last 4 digits of account number	\$170.00

Debtor 1
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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning w	ith 4.5, followed by 4.6, and so forth.	Total claim
4.7	DirecTV Nonpriority Creditor's Name	Last 4 digits of account number	\$300.00
	2230 E Imperial Hwy	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
	FIG. 1. A. C.	Contingent	
	El Segundo California 90245 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify ☐ Cable Bill	
	Is the claim subject to offset?	✓ Other. Specify Cable Bill	
	Yes		
4.8	DIVERSIFIED CONSULTANT		\$1,825.00
<del>1.0</del>	Nonpriority Creditor's Name	Last 4 digits of account number 3155	\$1,023.00
	Number Street	When was the debt incurred? 5/1/2016	
		As of the date you file, the claim is: Check all that apply.	
	JACKSONVILLE Florida 32256	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.  Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	001 Collection; Collecting for ORIGINAL Other. Specify CREDITOR: AT T WIRELESS	
	✓ No	Other. Specify OKEDITOK. AT 1 WIKELESS	
	Yes		
4.9	ERC Nonpriority Creditor's Name	Last 4 digits of account number 4660	\$333.00
	PO box 57547	When was the debt incurred? 12/1/2011	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	JacksonvilleFlorida32241CityStateZip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only  At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Collection; Collecting for ORIGINAL	
	✓ No	Other. Specify CREDITOR: 11 SPRINT	
	Yes		

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

rait 2.	Tour NONF MOMENTO Office Cured Claims - Continua	non rage		
	After listing any entries on this page, number them beginning w	rith 4.5, followed by 4.6, and so forth.		Total claim
4.10	HARRIS	Last A. Parks of account mount on	2022	\$189.00
	Nonpriority Creditor's Name	Last 4 digits of account number	0802	Ψ100.00
	111 WEST JACKSON B SUITE 400	When was the debt incurred? 4	<u>/1/2016                                    </u>	
	Number Street	As of the date you file, the claim is: 0	Shock all that apply	
		_	леск ан шасарру.	
	CHICAGO Illinois 60604	Contingent		
	City State Zip Code	Unliquidated		
	Who incurred the debt? Check one.	Disputed		
	✓ Debtor 1 only		aim:	
	Debtor 2 only	Type of NONPRIORITY unsecured cla	allii.	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separati that you did not report as priority cla	ion agreement or divorce iims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing p		
	Is the claim subject to offset?	✓ Collection; Collection	cting for ORIGINAL	
	No	Other. Specify <u>CREDITOR: 10</u>	PEOPLES GAS	
		· · · · · ·		
	Yes			
4.11	IL DEPT OF HEALTHCARE	Last 4 digits of account number		\$650.00
	Nonpriority Creditor's Name 100 South Grand Ave E	When was the debt incurred?	 n/a	
	Number Street			
		As of the date you file, the claim is: C	Check all that apply.	
	Springfield Illinois 62704	Contingent		
	City State Zip Code	Unliquidated		
	Who incurred the debt? Check one.	Disputed		
	✓ Debtor 1 only	Type of NONPRIORITY unsecured cla	aim:	
	Debtor 2 only	<u></u>	aiiii.	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separati		
	님	that you did not report as priority cla		
	Check if this claim relates to a community debt	Debts to pension or profit-sharing p	·	
	Is the claim subject to offset?	✓ Other. Specify Overpayment of	Cash Assistance	
	✓ No			
	Yes			
4.12	Illinois Tollway			\$100.00
rt. 12	Nonpriority Creditor's Name	Last 4 digits of account number		φ100.00
	2700 Ogdén Ave	When was the debt incurred?	n/a	
	Number Street	As of the date you file, the claim is: 0	Check all that apply	
		Contingent	люскан тагарру.	
	Downers Grove     Illinois     60515       City     State     Zip Code	Unliquidated		
	City State Zip Code  Who incurred the debt? Check one.	Disputed		
	Debtor 1 only	Type of NONPRIORITY unsecured cla	aim:	
	Debtor 2 only	Student loans		
	Debtor 1 and Debtor 2 only	Obligations arising out of a separati		
	At least one of the debtors and another	that you did not report as priority cla		
	Check if this claim relates to a community debt	Debts to pension or profit-sharing p		
	Is the claim subject to offset?	✓ Other. Specify Tollway	y Tickets	
	No			
	Yes			

Debtor 1 Lilian Case 16-24907 Y Doc 1 Filed 08/02/16 Entered 08/02/16 (20:29:16 Desc Main First Name Middle Name Document Page 28 of 73

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.13	Norwegian American Hospital Nonpriority Creditor's Name 1044 N Francisco Ave Number Street	Last 4 digits of account number  When was the debt incurred?  As of the date you file, the claim is: Check all that apply.	\$700.00
	Chicago Illinois 60622 City State Zip Code Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt Is the claim subject to offset?  ✓ No  Yes	Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Medical Bill	
4.14	SOUTHWEST CREDIT SYSTE Nonpriority Creditor's Name 5910 W PLANO PKWY STE 10 Number Street	Last 4 digits of account number 2054 When was the debt incurred? 4/1/2016  As of the date you file, the claim is: Check all that apply.  Contingent	\$182.00
	PLANO Texas 75093 City State Zip Code Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset?  No Yes	Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  Onto Collection; Collecting for ORIGINAL Other. Specify CREDITOR: COMCAST	
4.15	U S DEPT OF ED/GSL/ATL Nonpriority Creditor's Name PO BOX 2287 Number Street	Last 4 digits of account number 9633 When was the debt incurred? 2/1/2013  As of the date you file, the claim is: Check all that apply.	\$526.00
	ATLANTA Georgia 30301 City State Zip Code Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt Is the claim subject to offset?  ✓ No  Yes	Contingent  Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  ✓ Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify	

Debtor 1 Lilian Case 16-24907 Y Doc 1 Filed 08 102/16 Entered 08/02/16 (20/29:16 Desc Main First Name Middle Name Documer's Page 29 of 73

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	Tour NONF MONTH   Offsecured Claims - Continue	ation i ago	
	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.16	U S DEPT OF ED/GSL/ATL	- Last 4 digits of account number 0545	\$274.00
	Nonpriority Creditor's Name PO BOX 2287	When was the debt incurred? 2/1/2013	
	Number Street	<del></del>	
		As of the date you file, the claim is: Check all that apply.	
	ATLANTA Georgia 30301	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.  Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	✓ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	봄	that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify	
	✓ No		
	Yes		
4.17	Urban Alternatives Nonpriority Creditor's Name	- Last 4 digits of account number	\$1,440.00
	5601 W West End Ave	_ When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		- Contingent	
		Unliquidated	
	Chicago Illinois 60644 City State Zip Code	- <b>=</b>	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	<ul> <li>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> </ul>	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	✓ Other. Specify Back Rent	
	Is the claim subject to offset?		
	✓ No		
	Yes		
4.18	WELLS FARGO	- Last 4 digits of account number 2295	\$240.00
	Nonpriority Creditor's Name 80 W Harrison St		<u> </u>
	Number Street	When was the debt incurred? 3/1/2013	
		As of the date you file, the claim is: Check all that apply.	
	Chicago Illinois 60605	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another	that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify <u>CreditCard</u>	
	✓ No		
	Yes		

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Arnold Scott Harr	is PC		
Name			On which entry in Part 1 or Part 2 did you list the original creditor?
111 W Jackson # 6	600		Line 4.5 of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number Stree	et .		Part 2: Creditors with Nonpriority Unsecured Claims
Chicago	Illinois	60604	Last 4 digits of account number
City	State	Zip Code	
Dish Network			
Name			On which entry in Part 1 or Part 2 did you list the original creditor?
9601 S Meridian E	Blvd		Line 4.7 of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number Stree	et		Part 2: Creditors with Nonpriority Unsecured Claims
Englewood	Colorado	80112	Last 4 digits of account number
City	State	Zip Code	

Debtor 1 Lilian Case 16-24907 Y Doc 1 Filed 08/02/16 Entered 08/02/16 (20):29:16 Desc Main First Name Document Page 31 of 73 Part 4: Add the Amounts for Each Type of Unsecured Claim

	Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.			
	Total claims			
Total claims from Part 1	6a. Domestic support obligations. 6a. \$0.00			
TOTAL T	6b. Taxes and certain other debts you owe the government 6b\$0.00			
	6c. Claims for death or personal injury while you were intoxicated 6c. \$0.00			
	6d. Other. Add all other priority unsecured claims. Write that amount here.			
	6e. Total. Add lines 6a through 6d. 6e. \$0.00			
	Total claims			
otal claims rom Part 2	6f. Student loans 6f. \$800.00			
	6g. Obligations arising out of a separation agreement or divorce 6g. \$0.00 that you did not report as priority claims			
	6h. Debts to pension or profit-sharing plans, and other similar 6h\$0.00 debts			
	6i. Other. Add all other nonpriority unsecured claims. Write that 6i. \$20,289.00 amount here.			
	6j. Total. Add lines 6f through 6i. 6j. \$21,089.00			

Doc 1 Filed 08/02/16 Entered 08/02/16 20:29:16 Desc Main Case 16-24907 Fill in this information to identify your case: Debtor 1 Lilian Bautista First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name Northern United States Bankruptcy Court for the: District of Illinois (State) Case number (If known) Check if this is an Official Form 106G amended filing Schedule G: Executory Contracts and Unexpired Leases Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known). 1. Do you have any executory contracts or unexpired leases? No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form. Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B). 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

State what the contract or lease is for

Person or company with whom you have the contract or lease

Doc 1 Filed 08/02/16 Entered 08/02/16 20:29:16 Desc Main Case 16-24907 Fill in this information to identify your case: Debtor 1 Lilian Bautista First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an amended filing Official Form 106H

#### **Schedule H: Your Codebtors**

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1.	Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)  ✓ No  Yes
2.	Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)  No. Go to line 3.  Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?  No
	Yes. In which community state or territory did you live? Fill in the name and current address of that person.  Name of your spouse, former spouse, or legal equivalent  Number Street
3.	City State Zip Code  In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.
	Column 1: Your codebtor  Column 2: The creditor to whom you owe the debt  Check all schedules that apply:

Case 16-24907 Doc 1 Filed 08/02/16 Entered 08/02/16 20:29:16 Desc Main Fill in this information to identify your case: Debtor 1 Lilian Bautista First Name Middle Name Last Name Check if this is: Debtor 2 An amended filing (Spouse, if filing) First Name Middle Name Last Name A supplement showing post-petition chapter 13 United States Bankruptcy Court for the: Northern District of Illinois expenses as of the following date: (State) Case number MM / DD / YYYY (If known) Official Form 106I Schedule I: Your Income 12/15 Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Employment **Debtor 1** Debtor 2 1. Fill in your employment information. **Employment status** ✓ Employed Employed If you have more than one Not Employed Not Employed job, attach a separate page with Occupation Customer Care Rep information about additional employers. TTC-Ameridial, LLC Employer's name Include part time, seasonal, **Employer's address** 4535 Strausser St Nw Number Street Number Street self-employed work. Occupation may include student or homemaker, if it applies. North Ohio 44720 City Zip Code Canton City State Zip Code How long employed there? 4 months **Give Details About Monthly Income** Part 2: Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form. For Debtor 2 or For Debtor 1 non-filing spouse

List monthly gross wages, salary, and commissions (before all payroll deductions.) If not paid monthly, calculate what the monthly wage would be.
 Estimate and list monthly overtime pay.

For Debtor 1 ron-filing spouse

2. \$1,751.82

3. + \$0.00

4. \$1,751.82

4. Calculate gross income. Add line 2 + line 3.

Entered 08/02/16 20:29:16 Debtor 1 Lilian Case 16-24907 YDoc 1 <u>Filed 08#92#146</u> Middle Name Documentame Page 35 of 73 For Debtor 2 or For Debtor 1 non-filing spouse Copy line 4 here \$1,751.82 5. List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions 5a. \$395.72 5b. Mandatory contributions for retirement plans 5b. \$0.00 5c. Voluntary contributions for retirement plans 5c \$0.00 5d. Required repayments of retirement fund loans 5d. \$0.00 5e. \$0.00 5e. Insurance 5f. Domestic support obligations 5f. \$0.00 5g. 5a. Union dues \$0.00 5h. Other deductions. Specify: 5h. \$0.00 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. \$395.72 6. \$1,356.10 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total \$0.00 monthly net income. 8a. 8b. \$0.00 8b. Interest and dividends 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce 80 \$350.00 settlement, and property settlement. 8d. Unemployment compensation 8d. \$0.00 8e. Social Security 8e. \$0.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies \$267.00 Specify: Food Assistance Programs Income 8f. 8g. Pension or retirement income 8g. \$0.00 8h. Other monthly income. Specify: \_ 8h. \$0.00 9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. \$617.00 9. 10. Calculate monthly income. Add line 7 + line 9. 10. \$1,973.10 \$1,973.10 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. \$0.00 11. + 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 12. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies \$1,973,10 Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? No. Yes. Explain:

Case 16-24907 Doc 1 Filed 08/02/16 Entered 08/02/16 20:29:16 Desc Main Fill in this information to identify your case: Bautista Debtor 1 Lilian First Name Middle Name Last Name Check if this is: Debtor 2 (Spouse, if filing) First Name Middle Name Last Name An amended filing A supplement showing post-petition chapter 13 United States Bankruptcy Court for the: Northern District of Illinois expenses as of the following date: (State) Case number (If known) MM / DD / YYYY Official Form 106J Schedule J: Your Expenses 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Your Household 1. Is this a joint case? ✓ No. Go to line 2 Yes. Does Debtor 2 live in a separate household? No Yes. Debtor 2 must file Official Forms 106J-2, Expenses for Separate Household of Debtor 2. 2. Do you have dependents? Do not list Debtor 1 and Yes. Fill out this information for Dependent's relationship to Dependent's Does dependent live Debtor 2. each dependent Debtor 1 or Debtor 2 with you? age No. Child 4 years ✓ Yes. 3. Do your expenses include **✓** No expenses of people other than yourself and your dependents? Part 2: **Estimate Your Ongoing Monthly Expenses** Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form B 106I.) Your expenses 4. The rental or home ownership expenses for your residence. Include first mortgage payments and \$650.00 any rent for the ground or lot. 4. 4 If not included in line 4: 4a. Real estate taxes \$0.00 4a 4b. Property, homeowner's, or renter's insurance \$0.00 4b. 4c. Home maintenance, repair, and upkeep expenses \$0.00 4c.

\$0.00

4d.

4d. Homeowner's association or condominium dues

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Your expenses 5. Additional mortgage payments for your residence, such as home equity loans \$0.00 5. 6. Utilities: 6a. Electricity, heat, natural gas \$160.00 6a. 6b. Water, sewer, garbage collection \$0.00 6b. 6c. Telephone, cell phone, Internet, satellite, and cable services \$60.00 6c. 6d. Other. Specify: \$0.00 6d 7. Food and housekeeping supplies \$500.00 7. 8. Childcare and children's education costs \$0.00 8. 9. Clothing, laundry, and dry cleaning \$80.00 9. 10. Personal care products and services \$100.00 10. 11. Medical and dental expenses \$35.00 11. 12. Transportation. Include gas, maintenance, bus or train fare. \$138.00 12. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 13. 14. Charitable contributions and religious donations \$0.00 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance \$0.00 15a 15b. Health insurance \$0.00 15b 15c. Vehicle insurance \$75.00 15c 15d. Other insurance. Specify: \$0.00 15d 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: 17a. Car payments for Vehicle 1 \$0.00 17a 17b. Car payments for Vehicle 2 17b \$0.00 17c. Other. Specify: \$0.00 17c 17d. Other. Specify: \$0.00 17d 18. Your payments of alimony, maintenance, and support that you did not report as deducted from \$0.00 your pay on line 5, Schedule I, Your Income (Official Form 106l). 18. 19. Other payments you make to support others who do not live with you. Specify: \$0.00 19. 20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property \$0.00 20a 20b. Real estate taxes. \$0.00 20b 20c. Property, homeowner's, or renter's insurance \$0.00 20c 20d. Maintenance, repair, and upkeep expenses. \$0.00 20d 20e. Homeowner's association or condominium dues \$0.00 20e

	Lilian <u>Case 16-24907 YDoc 1 Filed 08p02f16 Entered</u> 08f02f16 220i29: <u>16</u> First Name Document Page 38 of 73	Desc Main	
21. <b>Other.</b>		21	\$0.00
22. Calcul	ate your monthly expenses.		\$1,798.00
22a. Ad	ld lines 4 through 21.		\$0.00
22b. Co	py line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	_	\$1,798.00
22c. Ac	d line 22a and 22b. The result is your monthly expenses.	22.	
23. Calcula	te your monthly net income.		
23a. Co	py line 12 (your combined monthly income) from Schedule I.	23a	\$1,973.10
23b. Co	py your monthly expenses from line 22 above.	23b	\$1,798.00
	btract your monthly expenses from your monthly income.		\$175.10
Т	ne result is your monthly net income.	23c	
24. <b>Do yo</b>	expect an increase or decrease in your expenses within the year after you file this form?		
For ex	ample, do you expect to finish paying for your car loan within the year or do you expect your		
	age payment to increase or decrease because of a modification to the terms of your mortgage?		
<b>✓</b> N			
_ П Ye			
<b>—</b> "			
	Explain here:		

page 3

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Signature of Debtor 2

MM/DD/YYYY

/s/ Lilian Bautista

Signature of Debtor 1

MM/DD/YYYY

Date 8/2/2016

Case 16-24907 Doc 1 Filed 08/02/16 Entered 08/02/16 20:29:16 Desc Main Fill in this information to identify your case: Bautista Debtor 1 Lilian First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an Official Form 107 amended filing Statement of Financial Affairs for Individuals Filing for Bankruptcy 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Give Details About Your Marital Status and Where You Lived Before What is your current marital status? Married ✓ Not married During the last 3 years, have you lived anywhere other than where you live now? Yes. List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1: **Dates Debtor 1 lived** Debtor 2: **Dates Debtor 2 lived** there there Same as Debtor 1 Same as Debtor 1 5419 W Washington 7/31/2015 From Number Street Number Street 6/1/2016 60644 Chicago Illinois City State Zip Code City State Zip Code Same as Debtor 1 Same as Debtor 1 5672 W ADAMS ST 1/1/2015 From Number Street Number Street 7/31/2015 То Illinois 60644 Chicago City State Zip Code City State Zip Code 3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).

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Pa	Part 2: Explain the Sources of Your Income									
4.										
		Sources of Check all t	of income hat apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	<b>Gross income</b> (before deductions and exclusions)				
	From January 1 of current year unti	Wage il comn	es, nissions,	\$9258.62	Wages, commissions,					

For last calendar year: (January 1 to December 31, 2015 YYYY	Wages, commissions, bonuses, tips Operating a business	\$12000.00	Wages, commissions, bonuses, tips Operating a business	
For the calendar year before that: (January 1 to December 31, 2014	Wages, commissions,	\$12000.00	Wages, commissions,	

bonuses, tips

bonuses, tips

Operating a

business

Operating a

business

5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

bonuses, tips

bonuses, tips

Operating a

business

Operating a

business

No

es. Fill in the details.

the date you filed for bankruptcy:

Yes. Fill in the details.					
	Debtor 1		Debtor 2		
	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	
	TANF	\$1,384.00			
From January 1 of current year until the date you filed for bankruptcy:	Link	\$2,536.00			
<b>,</b>	Child Support	\$2,450.00			
Facility of the desired	TANF	\$692.00			
For last calendar year: (January 1 to December 31, 2015)	Link	\$4,404.00			
YYYY	Child Support	\$4,200.00			
For the calendar year before that:	Link	\$4,404.00			
(January 1 to December 31, 2014 ) YYYY	Child Support	\$4,200.00		<del></del>	

Lilian Case 16-24907 YDoc 1 Debtor 1

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List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? ✓ No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment Suppliers or City State Zip Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment Suppliers or City State Zip Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment Suppliers or Citv Zip Code

State

vendors Other

Filed 08/02/16 Entered 08/02/16 @0:29:16 Desc Main YDoc 1 Debtor 1 Document Page 43 of 73 Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of Amount you still Reason for this payment Total amount payment paid owe Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments that benefited an insider. Dates of Total amount Amount you still Reason for this payment paid payment owe Include creditor's name Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code

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Part 4: Identify Legal Actions, Repossessions, and Foreclosures

No Yes. Fill in the det	ails.						
		Natu	ire of the case	Court or	agency		Status of the case
Case title							Pending
				Court Nar	ne		On appeal
Case number				Number S	troot		Concluded
				Numbers	ueei		_
				0:4	Otata	7:- 0	
Case title				City	State	Zip Code	
Case lille				On ort North			Pending
Cooperation				Court Nar	ne		On appeal
Case number				Number S	treet		Concluded
				City	State	Zip Code	
			Describe the pro	perty		Date	Value of the
			Describe the pro	perty		Date	Value of the property
BELLCO CREI	DIT UNION		Describe the property of the p		sed	<b>Date</b> 8/17/201	property
BELLCO CRED					sed		property
Creditor's Name				ALIBU repossess	sed		property
Creditor's Name	RD RD STE 40		2008 Chevrolet MA	ALIBU repossess	sed		property
Creditor's Name	RD RD STE 40		2008 Chevrolet M/ Explain what hap Property was a	ALIBU repossess pened repossessed.	sed		property
7600 E ORCHA Number Stree	RD RD STE 40		2008 Chevrolet MA  Explain what hap  Property was a	pened repossessed. foreclosed.	eed		property
7600 E ORCHA Number Stree	RD RD STE 40	80111	2008 Chevrolet MA  Explain what hap  Property was to Property	pened repossessed. foreclosed. garnished.			property
7600 E ORCHA Number Stree GREENWOOD VILLAGE	RD RD STE 40		2008 Chevrolet MA  Explain what hap  Property was to Property	pened repossessed. foreclosed.			property
7600 E ORCHA Number Stree	RD RD STE 40	80111 Zip Code	2008 Chevrolet MA  Explain what hap  Property was to Property	pened repossessed. foreclosed. garnished. attached, seized,			property 6 \$6975  Value of the
Creditor's Name 7600 E ORCHA Number Stree  GREENWOOD VILLAGE City	Colorado State		2008 Chevrolet MA  Explain what hap  Property was a	pened repossessed. foreclosed. garnished. attached, seized,		8/17/201	property  \$6975  Value of the property
7600 E ORCHA Number Stree GREENWOOD VILLAGE	Colorado State		Explain what hap  Property was a Pro	pened repossessed. foreclosed. garnished. attached, seized,		8/17/201	property  \$6975  Value of the property
GREENWOOD VILLAGE City  US DEPT OF E	Colorado State		Explain what hap  Property was a Pro	pened repossessed. foreclosed. garnished. attached, seized, perty hed		8/17/201	property  \$6975  Value of the property
GREENWOOD VILLAGE City  US DEPT OF E	Colorado State  ED/GSL/ATL		2008 Chevrolet MA  Explain what hap  Property was a	pened repossessed. foreclosed. garnished. attached, seized, perty hed		8/17/201	property  \$6975  Value of the property
GREENWOOD VILLAGE City  U S DEPT OF E Creditor's Name	Colorado State  ED/GSL/ATL		2008 Chevrolet MA  Explain what hap  Property was a	pened repossessed.		8/17/201	property  \$6975  Value of the property
GREENWOOD VILLAGE City  U S DEPT OF E Creditor's Name	Colorado State  ED/GSL/ATL		2008 Chevrolet MA  Explain what hap  Property was a	pened repossessed. repossessed. repossessed. repossessed. repossessed. repossessed. repossessed. repossessed. repossessed.		8/17/201	property  \$6975  Value of the property
GREENWOOD VILLAGE City  U S DEPT OF E Creditor's Name	Colorado State  ED/GSL/ATL		2008 Chevrolet MA  Explain what hap  Property was in Property	pened repossessed. foreclosed. garnished. attached, seized, perty hed repossessed. foreclosed.		8/17/201	property  \$6975  Value of the property

Deb	tor 1		ed 08/02/16 Entered 08/02/16 220:2	9: <u>16 Desc</u>	Main
11.			OCUMੰਵੀਂ ੀਵਾ Page 45 of 73 r creditor, including a bank or financial institution, set red a debt?	off any amounts f	rom your
		No Yes. Fill in the details.			
	-		Describe the action the creditor took	Date action was taken	Amount
		Creditor's Name			
		Number Street	Last 4 digits of account number: XXXX-		
		City State Zip Code			
12.		nin 1 year before you filed for bankruptcy, was any diver, a custodian, or another official?	of your property in the possession of an assignee for	the benefit of cred	litors, a court-appointed
	<b>✓</b>	No Yes			
Part	5:	List Certain Gifts and Contributions			
13.	Wi	No	u give any gifts with a total value of more than \$600 pe	er person?	
		Yes. Fill in the details for each gift.  Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
		Person to Whom You Gave the Gift			
		Number Street			
		City State Zip Code  Person's relationship to you			
		Person to Whom You Gave the Gift			
		Number Street			
		City State Zip Code  Person's relationship to you			

۱ <b>4</b> . ۱			Document Page 46 of 73		
	With	nin 2 years before you filed for bankruptcy, did	you give any gifts or contributions with a total value of	more than \$600 to	any charity?
Г	<b>✓</b>	No			
		Yes. Fill in the details for each gift or contribution.			
L	_	-		Detection	Value
		Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
		2	_		
		Charity's Name	_		
		Number Street	_		
		City State Zip Code	_		
art 6	L	List Certain Losses		·	
			nce you filed for bankruptcy, did you lose anything beca	use of theft, fire, ot	her disaster, or
g	ami	bling?			
Ī.	7	No			
Ī	╡,	Yes. Fill in the details.			
_	_	Describe the property you lost and	Describe any insurance coverage for the loss	Date of your	Value of property
		how the loss occurred	Include the amount that insurance has paid. List	loss	lost
			pending insurance claims on line 33 of <i>Schedule A/B</i> :		
			Property.		
art 7		ist Certain Payments or Transfers			
		ing bankruptcy or preparing a bankruptcy pet de any attorneys, bankruptcy petition preparers, or			one you consulted abo
" [	nclud		credit counseling agencies for services required in your bank	cruptcy.	
	nclud	de any attorneys, bankruptcy petition preparers, or No		cruptcy.	
	nclud	de any attorneys, bankruptcy petition preparers, or No	credit counseling agencies for services required in your bank	d Date payment or transfer was	
	nclud	de any attorneys, bankruptcy petition preparers, or  No  Yes. Fill in the details.  Semrad Law Firm  Person Who Was Paid	credit counseling agencies for services required in your bank  Description and value of any property transferred	Date payment or transfer was made	Amount of payment
	nclud	de any attorneys, bankruptcy petition preparers, or  No  Yes. Fill in the details.  Semrad Law Firm  Person Who Was Paid  20 South Clark Street 28th Floor	credit counseling agencies for services required in your bank  Description and value of any property transferred	Date payment or transfer was made	Amount of payment
" [5	nclud	de any attorneys, bankruptcy petition preparers, or  No  Yes. Fill in the details.  Semrad Law Firm  Person Who Was Paid	credit counseling agencies for services required in your bank  Description and value of any property transferred	Date payment or transfer was made	Amount of payment
" [	nclud	de any attorneys, bankruptcy petition preparers, or  No  Yes. Fill in the details.  Semrad Law Firm  Person Who Was Paid  20 South Clark Street 28th Floor	credit counseling agencies for services required in your bank  Description and value of any property transferred	Date payment or transfer was made	Amount of payment
	nclud	de any attorneys, bankruptcy petition preparers, or  No  Yes. Fill in the details.  Semrad Law Firm  Person Who Was Paid 20 South Clark Street 28th Floor  Number Street  Chicago Illinois 60606	credit counseling agencies for services required in your bank  Description and value of any property transferred	Date payment or transfer was made	Amount of payment
	nclud	de any attorneys, bankruptcy petition preparers, or  No  Yes. Fill in the details.  Semrad Law Firm  Person Who Was Paid  20 South Clark Street 28th Floor  Number Street	credit counseling agencies for services required in your bank  Description and value of any property transferred	Date payment or transfer was made	Amount of payment
	nclud	de any attorneys, bankruptcy petition preparers, or  No  Yes. Fill in the details.  Semrad Law Firm  Person Who Was Paid 20 South Clark Street 28th Floor  Number Street  Chicago Illinois 60606	credit counseling agencies for services required in your bank  Description and value of any property transferred	Date payment or transfer was made	Amount of payment
	nclud	de any attorneys, bankruptcy petition preparers, or  No  Yes. Fill in the details.  Semrad Law Firm  Person Who Was Paid 20 South Clark Street 28th Floor  Number Street  Chicago Illinois 60606  City State Zip Code	credit counseling agencies for services required in your bank  Description and value of any property transferred	Date payment or transfer was made	Amount of payment
	nclud	de any attorneys, bankruptcy petition preparers, or  No  Yes. Fill in the details.  Semrad Law Firm  Person Who Was Paid 20 South Clark Street 28th Floor  Number Street  Chicago Illinois 60606  City State Zip Code  Email or website address	credit counseling agencies for services required in your bank  Description and value of any property transferred	Date payment or transfer was made	Amount of payment
	nclud	de any attorneys, bankruptcy petition preparers, or No  No  Yes. Fill in the details.  Semrad Law Firm  Person Who Was Paid 20 South Clark Street 28th Floor  Number Street  Chicago Illinois 60606  City State Zip Code  Email or website address  Person Who Made the Payment, if Not You	credit counseling agencies for services required in your bank  Description and value of any property transferred	Date payment or transfer was made	Amount of payment
	nclud	de any attorneys, bankruptcy petition preparers, or No  No  Yes. Fill in the details.  Semrad Law Firm  Person Who Was Paid 20 South Clark Street 28th Floor  Number Street  Chicago Illinois 60606  City State Zip Code  Email or website address  Person Who Made the Payment, if Not You  Person Who Was Paid	credit counseling agencies for services required in your bank  Description and value of any property transferred	Date payment or transfer was made	Amount of payment
	nclud	de any attorneys, bankruptcy petition preparers, or No  No  Yes. Fill in the details.  Semrad Law Firm  Person Who Was Paid 20 South Clark Street 28th Floor  Number Street  Chicago Illinois 60606  City State Zip Code  Email or website address  Person Who Made the Payment, if Not You  Person Who Was Paid	credit counseling agencies for services required in your bank  Description and value of any property transferred	Date payment or transfer was made	Amount of payment \$100.00
	nclud	de any attorneys, bankruptcy petition preparers, or No No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 South Clark Street 28th Floor Number Street  Chicago Illinois 60606 City State Zip Code  Email or website address  Person Who Made the Payment, if Not You  Person Who Was Paid  Number Street	credit counseling agencies for services required in your bank  Description and value of any property transferred	Date payment or transfer was made	Amount of payment

Debtor 1 Lilian Case 16-24907 Y Doc 1 Filed 08/102/16 Entered 08/102/16 (20):29:16 Desc Main

			Document Page 47	01.75		
yo	Vithin 1 year before you filed for bankrou deal with your creditors or to make o not include any payment or transfer that	uptcy, did you payments to y	u or anyone else acting on your by		property to anyor	ne who promised
J	No					
¥						
	Yes. Fill in the details.					
			Description and value of any	property transferred	Date	Amount of payr
					payment or	
					transfer was	
					made	
	Person Who Was Paid					
			.			
	Number Street					
			.			
	City State 2	Zip Code				
	J.,					
ua ✓	ansfers that you have already listed on this  No  Yes. Fill in the details.	siatement.				
			Description and value of any	Describe any	property or paym	ents Date tra
			property transferred	received or o	lebts paid in	was mad
				exchange		
				excitatige		
				exchange		
	Person Who Received Transfer			excitatige		
				exchange		
	Person Who Received Transfer  Number Street			exchange		
				exchange		
				exchange		
	Number Street  City State	Zip Code		exchange		
	Number Street	Zip Code		excitatige		
	Number Street  City State 2  Person's relationship to you	Zip Code		excitatige		
	Number Street  City State	Zip Code		excitatige		
	Number Street  City State Person's relationship to you  Person Who Received Transfer	Zip Code		excitatige		
	Number Street  City State 2  Person's relationship to you	Zip Code		excitatige		
	Number Street  City State Person's relationship to you  Person Who Received Transfer	Zip Code		excitatige		
	Number Street  City State Person's relationship to you  Person Who Received Transfer	Zip Code		excitatige		
	Number Street  City State Person's relationship to you  Person Who Received Transfer  Number Street	Zip Code		excitatige		
	Number Street  City State Person's relationship to you  Person Who Received Transfer  Number Street			excitatige		
	Number Street  City State Person's relationship to you  Person Who Received Transfer  Number Street  City State 2			excitatige		
	Number Street  City State Person's relationship to you  Person Who Received Transfer  Number Street  City State Person's relationship to you  Vithin 10 years before you filed for barn	Zip Code kruptcy, did y	ou transfer any property to a self		levice of which yo	u are a beneficiar
	Number Street  City State Person's relationship to you  Person Who Received Transfer  Number Street  City State Person's relationship to you	Zip Code kruptcy, did y	ou transfer any property to a self		levice of which yo	u are a beneficiar
	Number Street  City State Person's relationship to you  Person Who Received Transfer  Number Street  City State Person's relationship to you  //ithin 10 years before you filed for ban hese are often called asset-protection de	Zip Code kruptcy, did y	ou transfer any property to a self		levice of which yo	u are a beneficiar
	Number Street  City State Person's relationship to you  Person Who Received Transfer  Number Street  City State Person's relationship to you  Vithin 10 years before you filed for barn'hese are often called asset-protection de	Zip Code kruptcy, did y	ou transfer any property to a self		levice of which yo	u are a beneficiar
	Number Street  City State Person's relationship to you  Person Who Received Transfer  Number Street  City State Person's relationship to you  //ithin 10 years before you filed for ban hese are often called asset-protection de	Zip Code kruptcy, did y		-settled trust or similar o	levice of which yo	
	Number Street  City State Person's relationship to you  Person Who Received Transfer  Number Street  City State Person's relationship to you  Vithin 10 years before you filed for barn'hese are often called asset-protection de	Zip Code kruptcy, did y	ou transfer any property to a self	-settled trust or similar o	levice of which yo	Date trai
	Number Street  City State Person's relationship to you  Person Who Received Transfer  Number Street  City State Person's relationship to you  Vithin 10 years before you filed for barn'hese are often called asset-protection de	Zip Code kruptcy, did y		-settled trust or similar o	levice of which yo	
	City State Person's relationship to you  Person Who Received Transfer  Number Street  City State Person's relationship to you  Vithin 10 years before you filed for band hese are often called asset-protection decomposition.  No Yes. Fill in the details.	Zip Code kruptcy, did y		-settled trust or similar o	levice of which yo	Date trai
	Number Street  City State Person's relationship to you  Person Who Received Transfer  Number Street  City State Person's relationship to you  Vithin 10 years before you filed for barn'hese are often called asset-protection de	Zip Code kruptcy, did y		-settled trust or similar o	levice of which yo	Date trai

Debtor 1 Lilian Case 16-24907 Y Doc 1 Filed 08/02/166 Entered 08/02/16 /20/29:16 Desc Main

Filed 08/02/16 Entered 08/02/16/20:29:16 Desc Main Documenter Page 48 of 73 Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

	or tra	in 1 year before you filed for bankruptcy, were ansferred? de checking, savings, money market, or other financeratives, associations, and other financial institution	icial accounts; certificates of deposit; s			
		No Yes. Fill in the details.				
	_		Last 4 digits of account number	Type of account or instrument	account was closed, sold,	Last balance before closing or transfer
		Person Who Was Paid	XXXX-	☐ Checking ☐ Savings		
		Number Street		Money market Brokerage Other		
		City State Zip Code				
		Person Who Was Paid	XXXX-	☐ Checking ☐ Savings		
		Number Street		☐ Money market ☐ Brokerage		
				Other		
	-	City State Zip Code				
1.	valu	ou now have, or did you have within 1 year befables?  No  Yes. Fill in the details.	fore you filed for bankruptcy, any s	afe deposit box or other deposi	nts	cash, or other  Do you still have it?
		Name of Financial Institution	Name			No
		Number Street	Number Street			Yes
			City State Zip C	Code		
		City State Zip Code				
2.	Have	e you stored property in a storage unit or place	e other than your home within 1 year	ar before you filed for bankrupt	cy?	
		No Yes. Fill in the details.				
			Who else had access to it?	Describe the conter		Do you still have it?
		Name of Storage Facility	Name			□ No
		Number Street	Number Street			Yes
			City State Zip C	Code		
		City State Zip Code				

Debtor '	First Name Middle Name	Documੰਵਾਂਸੇਿੰਾ Page 49 of 73	02/16 /20:29: <u>16 Desc Mai</u> B	n
Part 9:	Identify Property You Hold or Control			
23. Do	o you hold or control any property that someor  No	e else owns? Include any property you borro	owed from, are storing for, or hold in tru	ist for someone.
Ľ	Yes. Fill in the details.			
		Where is the property?	Describe the contents	Value
	Owner's Name	Number Street		
	Number Street			
		City Otale 7in Otale		
	City Chate Zin Code	City State Zip Code		
	City State Zip Code			
Part 10		ntormation		
	purpose of Part 10, the following definitions apply:			
	Environmental law means any federal, state, or loc hazardous or toxic substances, wastes, or material including statutes or regulations controlling the clea	into the air, land, soil, surface water, groundwater		
	Site means any location, facility, or property as defin or used to own, operate, or utilize it, including dispo		w own, operate, or utilize it	
	Hazardous material means anything an environmen		substance,	
	toxic substance, hazardous material, pollutant, con			
кероп	all notices, releases, and proceedings that you know	w about, regardless of when they occurred.		
24. Ha	as any governmental unit notified you that you	may be liable or potentially liable under or in	violation of an environmental law?	
<b>∠</b>	No Yes. Fill in the details.			
_	100. I ili ili die detailo.	Governmental unit	Environmental law, if you know it	Date of
				notice
	Name of site	Governmental unit		
	Number Street	Number Street		
		City State Zip Code		
	City State Zip Code			
25 Ha	ave you notified any governmental unit of any r	elease of hazardous material?		
	No	oldado of Hazar adad Hatorian		
Ė	Yes. Fill in the details.			
		Governmental unit	Environmental law, if you know it	Date of notice
	Name of site	Governmental unit		
	Number Street	Number Street		
		City State Zip Code		
	City State Zip Code			
	· ·			

Debtor '	Lilian Case 16-24907 First Name	Y DOC 1 F		<u>Entered</u>	ൂൾ.6 ഏറും29: <u>16 Desc Mai</u>	<u>n</u>
26. Ha	ve you been a party in any judi	cial or administrati	ve proceeding under an	y environmental law	? Include settlements and orders.	
<b>✓</b>	No Yes. Fill in the details.					
	res. I ili ili the details.		Court or agency		Nature of the case	Status of the
	Case title					case
			Court Name			Pending
	Case number		Number Street			On appeal
	Case Harrison		0			Concluded
	<b>-</b>		City State	Zip Code		
Part 11:	Give Details About You	r Business or C	connections to Any	Business		
27. W	thin 4 years before you filed fo	r bankruptcy, did y	ou own a business or ha	ive any of the follow	ing connections to any business?	
	A sole proprietor or self-em				-time	
	A member of a limited liabi  A partner in a partnership	iity company (LLC) c	or ilmited liability partnersh	ip (LLP)		
	An officer, director, or man					
	An owner of at least 5% of	the voting or equity s	securities of a corporation			
~	No. None of the above applies.					
L	Yes. Check all that apply above	and fill in the details l			Facilities I longer and a second	
			Describe the nature	re of the business	Employer Identification nui include Social Security nun	
	Business Name		_		EIN:	
	Number Street				Dates business existed	
	Number Street		Name of accounta	int or bookkeeper		
	City State	Zip Code			From To	
			Describe the natur	re of the business	Employer Identification nui include Social Security nun	
	Business Name		_		EIN:	
	Number Street				Dates business existed	
			Name of accounta	int or bookkeeper	From To	
	City State	Zip Code			10	
			Describe the nature	re of the business	Employer Identification nui include Social Security nun	
	Business Name		_		EIN:	
			_		Dates business existed	
	Number Street		Name of accounta	int or bookkeeper		
	City State	Zip Code			FromTo	<u> </u>
			<u> </u>			

Debtor 1		ed 08/02/16 Entered 08/02/16 @0:29:16 Desc Main	
	First Name Middle Name DO	ocument Page 51 of 73	
	thin 2 years before you filed for bankruptcy, did you g ditors, or other parties.  No Yes. Fill in the details below.	give a financial statement to anyone about your business? Include all financial institutions,	
		Date issued	
	Name	MM/DD/YYYY	
	Number Street	-	
	City State Zip Code	-	
	<b>■</b>		
Part 12:	Sign Below		
I hav	ve read the answers on this Statement of Financial Accorrect. I understand that making a false statement,	Affairs and any attachments, and I declare under penalty of perjury that the answers are true concealing property, or obtaining money or property by fraud in connection with a prisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.	
I hav	ve read the answers on this Statement of Financial A. correct. I understand that making a false statement, kruptcy case can result in fines up to \$250,000, or imp	concealing property, or obtaining money or property by fraud in connection with a prisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.	
I hav	ve read the answers on this Statement of Financial A. correct. I understand that making a false statement, kruptcy case can result in fines up to \$250,000, or imp	concealing property, or obtaining money or property by fraud in connection with a prisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.	
I hav	ve read the answers on this Statement of Financial Alcorrect. I understand that making a false statement, kruptcy case can result in fines up to \$250,000, or imp  /s/ Lilian Bautista Signature of Debtor 1  Date 8/2/2016	Signature of Debtor 2 Date	
I havand	/s/ Lilian Bautista Signature of Debtor 1  Date 8/2/2016  you attach additional pages to Your Statement of Financial Allowed Statement, struptcy case can result in fines up to \$250,000, or important of Debtor 1  Date 8/2/2016  Yes	Signature of Debtor 2 Date	

Debtor 1 Lilian Case 16-24907 Y Doc 1 Filed 08/02/16 Entered 08/02/16 (20):29:16 Desc Main Pirts Name Document Plane Page 52 of 73

Additional Page

g the last 3 year	s, have you liv	ed anywhere oth	er than where you live now?			
Debtor 1:			Dates Debtor 1 lived there	Debtor 2:		Dates Debtor 2 lived there
				Same as Debtor 1		Same as Debtor 1
2912 N MEL\ Number Stre			From <u>7/1/2010</u> To 1/1/2015	Number Street		From
Chicago	Illinois	60634	<del></del>			<del></del>
City	State	Zip Code		City State  Same as Debtor 1	Zip Code	Same as Debtor 1
Number Stre	eet		From	Number Street		From
			To			To
City	State	Zip Code		City State  Same as Debtor 1	Zip Code	Same as Debtor 1
Number Stre	et		From	Number Street		From
City	State	Zip Code		City State  Same as Debtor 1	Zip Code	Same as Debtor 1
Number Stre	et		From	Number Street		From
City	State	Zip Code	· ——	City State	Zip Code	· ——
				Same as Debtor 1		Same as Debtor 1
Number Stre	eet		From	Number Street		From
City	State	Zip Code		City State	Zip Code	
				Same as Debtor 1		Same as Debtor 1
Number Stre	et		From To	Number Street		From To
City	State	Zip Code	. ————————————————————————————————————	City State	Zip Code	. ————
Oity	Jiait	Zip Code		Oity State	Zip Code	

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

## This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

## The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes:
- most student loans;
- domestic support and property settlement obligations;

## Case 16-24907 Doc 1 Filed 08/02/16 Document

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form — the Chapter 7 Means Test Calculation (Official Form 122A-2). The calculations on the form— sometimes called the Means Test —deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

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your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

## **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

<u> </u>	<u> </u>	total fee
+	\$75	administrative fee
	\$235	filing fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

## Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

## Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

## Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-24907

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In

# Doc 1 Filed 08/02/16 Entered 08/02/16 20:29:16 Desc Main Document Page 57 of 73 UNITED STATES BANKRUPTCY COURT

## **Northern District of Illinois**

re	Lilian Y Bautista		Case No.	
_	Debtor			(If known)
			Chapter	Chapter 13
	DISCLOSURE OF	COMPENSATION	OF ATTORNEY FO	R DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one y rendered or to be rendered on behalf	ear before the filing of the pe	etition in bankruptcy, or agreed	to be paid to me, for services
	For legal services, I have agreed to a	accept		\$4,000.0
	Prior to the filing of this statement I h	nave received		\$100.0
	Balance Due			\$3,900.0
2.	The source of the compensation paid	to me was:		
	<b>D</b> ebtor	Other (specify)		
3.	The source of the compensation paid	to me is:		
	Debtor	Other (specify)		
4.	I have not agreed to share the abmembers and associates of my l		with any other person unless th	ney are
	I have agreed to share the above members or associates of my law the people sharing in the compen	w firm. A copy of the agreeme		
5.	In return for the above-disclosed fee, a. Analysis of the debtor's financ bankruptcy;	_		
	b. Preparation and filing of any p	etition, schedules, statement	s of affairs and plan which may	be required;
	c. Representation of the debtor a	at the meeting of creditors and	d confirmation hearing, and any	adjourned hearings thereof;
	d. Representation of the debtor i	n adversary proceedings and	other contested bankruptcy ma	atters;
6.	By agreement with the debtor(s), the	above-disclosed fee does not	t include the following services:	
		CERTIFICATI	ION	
	certify that the foregoing is a complet debtor(s) in this bankruptcy proceeding		nt or arrangement for payment	to me for representation of
	8/2/2016		/s/ Mike Miller	
	Date		Signature of Attorney	
	_		Semrad Law Firm	
			Name of law firm	

# Case 16-24907 Doc 1 Filed 08/02/16 Entered 08/02/16 20:29:16 Desc Main UNITED STATES BANKBURG CYCOURT Northern District of Illinois

In re:	Bautista, Lilian Y	Case No							
	Debtor(s)	Chanter	Observator 40						
		Chapter.	Chapter13						
	VERIFICATION OF CREDITOR MATRIX								
	The above named Debtors hereby verify that the a	ttached list of creditors is true a	nd correct to the best of their knowled	ge.					
Date:	8/2/2016	/s/ Bautista, Lilian Y		_					
		Rautista Lilian V							

Signature of Debtor

DIVERSIFIED CONSULTANT 10550 DEERWOOD PARK BLVD JACKSONVILLE , FL 32256 USA

U S DEPT OF ED/GSL/ATL PO BOX 2287 ATLANTA, GA 30301 USA

ERC PO box 57547 Jacksonville , FL 32241 USA

U S DEPT OF ED/GSL/ATL PO BOX 2287 ATLANTA , GA 30301 USA

WELLS FARGO 80 W Harrison St Chicago , IL 60605 USA

HARRIS 111 WEST JACKSON B SUITE 400 CHICAGO , IL 60604 USA

SOUTHWEST CREDIT SYSTE 5910 W PLANO PKWY STE 10 PLANO , TX 75093 USA

CHASE PO Box 15298 Wilmington , DE 19850 USA

Capital One Po Box 30281 Salt Lake Cty , UT 84130 USA

BELLCO CREDIT UNION 7600 E ORCHARD RD STE 40 GREENWOOD VILLAGE , CO 80111 USA

City of Chicago Parking 121 N. LaSalle St # 107A Chicago , IL 60602 USA

Arnold Scott Harris PC 111 W Jackson # 600 Chicago , IL 60604 USA Illinois Tollway PO Box 5544 Chicago , IL 60680 USA

Comcast 11621 E. Marginal Way # 5 Bankruptcy Dept Seattle , WA 98168 USA

DirecTV P.O. Box 6550 Greenwood Village , CO 80155 USA

Dish Network 9601 S Meridian Blvd Englewood , CO 80112 USA

CHASE PO Box 15298 Wilmington , DE 19850

Norwegian American Hospital 1044 N Francisco Ave Chicago , IL 60622 USA

Urban Alternatives 5601 W West End Ave Chicago , IL 60644 USA

IL DEPT OF HEALTHCARE 100 South Grand Ave E Springfield , IL 62704 USA

Debtor 1 Lilian Case 16- First Name	24907 Poc 1 File	d 08/02/16 Er cum <b>ent</b> ame Pac	ntered 08/02/16 20	D:29:16 Desc Main	
Rant 6) Answer These Q	uestions for Reporting Pr		JC 02 01 73		
16. What kind of debts do you have?	as "incurred by an incurred by an in	ndividual primarily 6b. 17. <b>marily business d</b> business or investn 6c.	for a personal, family, ebts? Business debts nent or through the ope	ts are defined in 11 U.S.C. § 101(8) or household purpose."  are debts that you incurred to eration of the business or  or business debts.	
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	☐ No.  If ☐ Yes.		nat after any exempt property o unsecured creditors?	is excluded and administrative expenses are	
18. How many creditors do you estimate that you owe?	☑ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 5,00°	0-5,000 1-10,000 01-25,000	25,001-50,000 50,001-100,000 More than 100,000	
19. How much do you estimate your assets to be worth?	☑ \$0-\$50,000 ☐ \$50,001-\$100,000 ☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	☐ \$10,0 ☐ \$50,0	00,001-\$10 million 000,001-\$50 million 000,001-\$100 million 000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
20. How much do you estimate your liabilities to be?  Pant 7: Sign Below	☑ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	☐ \$10,0 ☐ \$50,0	00,001-\$10 million 00,001-\$50 million 00,001-\$100 million 000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.  If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.  If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years,					
ntion and with a state of the s	or both. 18 U.S.C. §§ 152,  // // // // // // // // // // // // //	1341, 1519, and 35	√71. ★	of Debtor 2	

Case 16-24907 Doc 1 Filed 08/02/16 Entered 08/02/16 20:29:16 Desc Main Fill in this information to identify your case: Debtor 1 Lilian Bautista First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (if known) Official Form 106Dec Check if this is an amended filing Declaration About an Individual Debtor's Schedules 12/15 If two married people are filing together, both are equally responsible for supplying correct information. You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, Gillar Sign Below Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms? **√** No Yes. Name of person Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119). Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct. /s/ Lilian Bautista Signature of Debtor 1 Signature of Debtor 2 Date 8/2/2016 Date MM/DD/YYYY MM/DD/YYYY

Deb	tor 1	Lifian Cas	se 16-24907	yDoc 1	Filed 08/02/16 Documentame	Entered Page 64	08/02/16 20:29:16 of 73	Desc Main
28.	With cred	in 2 years b itors, or othe	efore you filed for er parties.	bankruptcy, di	d you give a financial s	tatement to an	yone about your business? In	clude all financial institutions,
	Samuel .	No Yes. Fill in the	details below.					
					Date issued			
		Name	······································		MM/DD/YYYY	<del></del>		
		Number S	Street		-			
		City	State	Zip Code	<del></del>			
Part	12:	Sign Belo	w					
- 6	and co	orrect. I unde uptcy case c	erstand that makin	g a false state p to \$250,000,	ment, concealing prop	erty, or obtainir to 20 years, or	I declare under penalty of pering money or property by frauct both. 18 U.S.C. §§ 152, 1341, 1	l in connection with a
		r	Date 8/2/2016				Date	
i	Old yo	ou attach add	litional pages to Y	our Statement	of Financial Affairs for	Individuals Fi	ling for Bankruptcy (Official F	orm 107)?
transi Kasad	J Y€				w			
E	)id yo	u pay or agr	ee to pay someone	who is not ar	attorney to help you fi	ll out bankrupt	cy forms?	
ľ	Z] N	0						
	I Y	es. Name of p	person				Attach the Bankruptcy Petition Declaration, and Signature (Ot	· · · · · · · · · · · · · · · · · · ·

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## UNITEDESTIMATES BANKRUFTOY COURT

Northern District of Illinois

in re:	Bautista, Lilian Y	Case No.	
	Debtor(s)	Vasc (NV	***************************************
		Chapter. Chapter13	
	VERIF	FICATION OF CREDITOR MATRIX	
	The above named Debtors hereby verify	that the attached list of creditors is true and correct to the best of	their knowledge.
		· / / / / / / / / / / / / / / / / / / /	/ <u>(</u> )
Date:	8/2/2016	/s/ Bautista, Lilian Y	つんし
		Bautista, Lilian Y Signature of Debtor	C

Deb	tor 1	Lilian First Na	me To	-24907	YDOC 1 Middle Name	Docui	Baulista NesName F	age 6	6 of 73	2/16 20:21 umber (if known)	9.10	Desc Mail	
16.	Cal	culate (	the median f	amily income	that applies t	o you. Folk	w these steps:	the military of military accounts to a second	one of the section of a proper party plane of the section of the s	earn deconstantament to a sequence of the second		Province of Disservations, and assert some and assert	er en de la desta de la de
	16a	. Fill in	the state in w	hich you live.		<u> III</u>	inois						
	16b	. Fill in	the number o	f people in you	ır household.	2							
	16c	To fin	d a list of app	icable mediar	or your state an income amou ry clerk's office.			specified	in the separa	ate instructions	s for this for	rm. This list may	\$63,896.00
17.	Hov	w do th	e lines comp	are?									
	17a.	. 🗹 L	ine 15b is les: J.S.C. § 1325	s than or equa (b)(3). <b>Go to</b> l	I to line 16c, Or Part 3. Do NO	the top of ρ Γ fill out <i>Cal</i>	page 1 of this fo culation of Disp	rm, check osable Inc	box 1, <i>Dispo</i> ome (Officia	sable income i I Form 122C-2	is not deten 2).	mined under 11	
	17b.	1	325(b)(3). <b>G</b> c	to Part 3 an	c. On the top of d fill out Calc line 14 above.	page 1 of thus alation of E	iis form, check l Disposable Inc	oox 2, <i>Disp</i> come (Off	oosable incor icial Form 1	ne is determine 1 <b>22C-2).</b> On lin	ed under 1 ne 39 of tha	1 U.S.C.§ at form, copy your	
Part	3;	Calcu	late Your (	Commitme	nt Period U	nder 11 l	J.S.C. §132	5(b)(4)					
18.	-		<del>-</del>	•	come from line								\$2,457.43
19.	Ded com	luct the milmen	e marital adju t period under	stment if it a	applies, If you allow	are married, s you to ded	your spouse is uct part of your	not filing v spouse's i	vith you, and ncome, copy	you contend the the second the se	hat calculat om line 13.	ting the	
	19a.	. If the r	marital adjustr	nent does not	apply, fill in 0 or	ine 19a.							-\$0.00
			act line 19a t										\$2,457.43
20.	Calc	culate y	our current	monthly inco	me for the yea	r. Follow the	ese steps:						
	20a.	Сору	line 19b.										\$2,457.43
		Multip	ly by 12 (the n	umber of mon	ths in a year).								x 12
	20b.	The re	esult is your cu	irrent monthly	income for the	year for this	part of the form	1.					\$29,489.16
	20c.	Сору	the median fai	mily income fo	r your state and	size of hou	sehold from line	16c.					\$63,896.00
21.	How	do the	lines comp	are?									
	<b>₹</b>	Line 20 period i	b is less than s 3 years. Go	ine 20c. Unles to Part 4.	s otherwise ord	lered by the	court, on the to	p of page	1 of this form	, check box 3,	The comm	nitment	
		Line 20l commit	b is more thar ment period is	or equal to lir 5 years. Go to	ie 20c. Unless ( Part 4.	otherwise or	dered by the co	urt, on the	top of page	1 of this form, o	check box	4, The	
art	4: 5	Sign E	Below										
		By sign	ing here, I de	dare under pe	nelty of perjury	that the info	rmation on this	statement	and in any a	ttachments is t	true and co	orrect.	·
		<b>x</b> /	s/ Lilian Bau	tista 🔾	11/5	2 X		K					
		Sig	gnature of De	btor 1		<del></del>		Signatu	re of Debtor	2		**************************************	
		Da	ate <u>8/2/2016</u>	mmerkene and				Date _					
			MM/DD/	<b>/</b> YYY				N	/M/DD/YYY	Υ			
					or file Form 12: 2C-2 and file it v		n. On line 39 of	that form, o	copy your cui	rent monthly in	ncome from	n line 14 above.	
			e of the control of t	School to general terry of a manufacture of power property general garden	The Court of the Art Street Court of the cou	er Soeris automatic orași ilia a ilia act	and the second on the case of the third of the second	***********					Annah dari a'ana a'ana a'ana an

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## **UNITED STATES BANKRUPTCY COURT**

## Northern District of Illinois

re _	Lilian Y Bautista		Case No.	
	Debtor		**************************************	(If known)
			Chapter	Chapter 13
	DISCLOSURE OF (	COMPENSATIO	N OF ATTORNEY FO	R DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the abovenamed debtor(s) and tha compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:			
	For legal services, I have agreed to accept			\$4,000.0
	Prior to the filing of this statement I have received			\$100.0
	Balance Due			\$3,900.0
2.	The source of the compensation paid t	to me was:		
	<b>✓</b> Debtor	Other (specify)	)	
3.	The source of the compensation paid t	to me is:		
	<b>✓</b> Debtor	Other (specify)	)	
4.	I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.			
	I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.			
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:  a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;			
	b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;			
	c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;			
	d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;			
6.	By agreement with the debtor(s), the above-disclosed fee does not include the following services:			
		CERTIFIC	ATION	
l e d	certify that the foregoing is a complete lebtor(s) in this bankruptcy proceedings	statement of any agreer	ment or arrangement for payment to	me for representation of
	8/2/2016		/s/ Mike Miller	
	Date		Signature of Attorney	**************************************
			Semrad Law Firm	
	***************************************		Name of law firm	



## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Revised as of 4/20/15)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

### A. BEFORE THE CASE IS FILED

### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

## B. AFTER THE CASE IS FILED

### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

### THE ATTORNEY AGREES TO:

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



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- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.



# C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

## D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate



tasks and functions for the attorney amd support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.

- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

### E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.



## F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$ 4000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$ 310.00
- 3. Before signing this agreement, the attorney has received, \$ 100.00 toward the flat fee, leaving a balance due of \$ 3900.00 ; and \$ 61.76 for expenses, leaving a balance due for the filing fee of \$ 310.00

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 08/02/16

Signed:

Lilian Y Bautista

Debtor(s)

Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.